

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Patricia Townes	Chapter 13
Debtor(s)	Bky. No.: 1-24-10682 MDC

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of Citizens Bank, N.A.'s Notice of Mortgage Payment Change was served on the following parties on the date set forth below.

Michael A. Cibik, Esquire  
Served via CM/ECF electronic filing:  
[help@cibiklaw.com](mailto:help@cibiklaw.com)  
Attorney for Debtor(s)

Kenneth E. West, Esquire  
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Trustee

Patricia Townes  
2216 Mifflin Street  
Philadelphia, PA 19145  
Debtor(s)

**Date:** March 15, 2024

/s/ Mary F. Kennedy, Esquire